

EXHIBIT A

8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129

000742



MARK K MACRIS
 CATHERINE M MACRIS
 403 TEAKWOOD TER
 AMHERST, NY 14221-3935

04/09/2014

RE: Transfer of Loan Servicing
 Specialized Loan [REDACTED] 2479
 403 TEAKWOOD TER
 AMHERST, NY 14221

NOTICE OF SERVICING TRANSFER

The servicing of your Mortgage Loan has been transferred, effective 04/01/2014. This means that after this date, a new servicer, will be collecting your mortgage loan payments from you. No other terms of your Note and Mortgage will change.

Bank of America is now collecting your payments. Bank of America will stop accepting payments received from you after 3/31/2014.

Specialized Loan Servicing LLC ("SLS") will collect your payments going forward. SLS will start accepting payments received from you on 04/01/2014.

Send all payments due on or after 04/01/2014 to Specialized Loan Servicing LLC at this address: P.O. Box 105219, Atlanta, GA 30348-5219.

If you have any questions for either your present servicer, Bank of America or your new servicer, SLS, about your Mortgage Loan or this transfer, please contact them using the information below:

Prior Servicer	New Servicer
Bank of America	Specialized Loan Servicing LLC
Customer Service Department	Customer Care Department
(800)669-6607	1-800-315-4757
P.O. Box 5170	8742 Lucent Blvd., Suite 300
Simi Valley, CA 93062	Highlands Ranch, CO 80129

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: SLS does not currently offer life insurance or disability insurance. If you were previously enrolled in this service, it will no longer be part of your monthly payment. You should contact your provider to arrange for direct payment or cancellation of these services.

8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
 Direct 1-800-315-4757 Fax 1-720-241-7218

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,

Specialized Loan Servicing LLC

PLEASE SEE IMPORTANT NOTICES BELOW.

IMPORTANT NOTICES:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

Monthly Automatic Payment Drafting – Specialized Loan Servicing LLC is pleased to offer this service. Simply contact our Customer Service department at 1-800-315-4757. If you previously arranged with your prior servicer to have your monthly mortgage payment drafted from your bank account, that service was automatically discontinued when your loan was transferred to Specialized Loan Servicing LLC. If you would like to continue to have your monthly mortgage payment drafted from your bank account, you must enroll with Specialized Loan Servicing LLC in order to take advantage of this service for your future payments.

End of Year Statements – Every year, in January we will send you an accounting of your loan for the previous calendar year along with a statement of taxes and interest paid for income taxes purposes. Please be sure to keep us advised of any change in your mailing address.

FACTS		WHAT DOES SPECIALIZED LOAN SERVICING LLC ("SLS") DO WITH YOUR PERSONAL INFORMATION?									
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.										
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number and Income ▪ Account Balances and Payment History ▪ Transaction History and Credit Scores 										
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons SLS chooses to share; and whether you can limit this sharing.										
Reasons we can share your personal information		Does SLS share?	Can you limit this sharing?								
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.		Yes	No								
For our marketing purposes — To offer our products and services to you		Yes	No								
For joint marketing with other financial companies		Yes	No								
For our affiliates' everyday business purposes — information about your transactions and experiences		Yes	No								
For our affiliates' everyday business purposes — information about your creditworthiness		No	We Do Not Share								
For our affiliates to market to you		No	We Do Not Share								
For nonaffiliates to market to you		Yes	Yes								
To limit our sharing	<p>Please mail the form below.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>										
Questions?	Call 1-800-315-4757, 6:00 a.m. – 6:00 p.m. MT, Monday – Friday, or go to www.sls.net										
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1"> <tr> <td>Name</td> <td>Mail to:</td> </tr> <tr> <td>Mailing Address</td> <td>Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Highlands Ranch, CO 80129</td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table>				Name	Mail to:	Mailing Address	Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Highlands Ranch, CO 80129	City, State, Zip		Account #	
Name	Mail to:										
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Who is providing this notice?

SLS is a third party mortgage loan servicer.

What we do

How does SLS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain strict physical, electronic and procedural safeguards to protect the information we collect. Access is restricted to individuals who need it to perform their work for us.
How does SLS collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">▪ Give us your income information or provide account information;▪ Pay us by check or provide employment information;▪ Provide your mortgage information or give us your contact information. We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness;▪ Affiliates from using your information to market to you;▪ Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ Nonaffiliates we share with can include mortgage companies, insurance companies, and direct marketing companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ Our Joint Marketing partners include mortgage banking, insurance and other financial services companies.

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Other important information

California Residents. If you are a resident of California, you are permitted to limit our disclosure of your non public personal information to non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these third parties by (1) completing, signing and returning to us the attached form entitled "Important Privacy Choices for California Consumers" or (notifying us using one of the methods set forth in the "Important Privacy Choices for California Consumers. Except as set forth above, Specialized Loan Servicing LLC will not share your non-public personal information with other unaffiliated third parties.

Vermont Residents. If you are resident of Vermont, as stated above, Specialized Loan Servicing LLC will not disclose personal information that we collect about you to nonaffiliated third parties except to enable them to provide marketing services on our behalf, to perform joint marketing agreements with other financial institutions, or as required or permitted by law or applicable regulatory or industry standards or practices. To the extent we enter into such joint marketing agreements with other financial institutions, we will only provide those institutions with your name, contact information and information about our transactions and experiences with you.